

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Daniel J Gerl Jr  
Judith A Gerl  
Debtor(s)

Case No. 09 B 31409

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/26/2009.
- 2) The plan was confirmed on 10/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/15/2009, 08/19/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 01/07/2015.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 80.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$37,953.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$20,044.84
Less amount refunded to debtor	\$669.82

**NET RECEIPTS: \$19,375.02**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$926.46
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,526.46**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Christ Hospital	Unsecured	9,759.00	NA	NA	0.00	0.00
Christ Medical Center	Unsecured	22.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	1,152.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	400.00	344.00	344.00	344.00	0.00
Consultants Cardiology	Unsecured	13.00	NA	NA	0.00	0.00
CorTrust Bank	Unsecured	367.00	NA	NA	0.00	0.00
CorTrust Bank	Unsecured	487.00	487.04	487.04	93.76	0.00
Credit First	Unsecured	895.00	946.48	946.48	182.22	0.00
East Bay Funding	Unsecured	527.00	577.50	577.50	111.18	0.00
East Bay Funding	Unsecured	556.00	649.52	649.52	125.05	0.00
First National Credit Card	Unsecured	1,306.00	NA	NA	0.00	0.00
High Tech Medical	Unsecured	69.00	NA	NA	0.00	0.00
HSBC	Unsecured	366.00	NA	NA	0.00	0.00
Illinois Heart & Vascular	Unsecured	30.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	533.00	580.44	580.44	111.75	0.00
Malcolm S Gerald & Assoc	Unsecured	740.00	NA	NA	0.00	0.00
Matrix Telecom Inc	Unsecured	227.00	NA	NA	0.00	0.00
Mens Big & Tall	Unsecured	330.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	1,883.00	1,851.17	1,851.17	356.38	0.00
Merrick Bank	Unsecured	4,419.00	NA	NA	0.00	0.00
Metro Center For Health	Unsecured	88.00	NA	NA	0.00	0.00
Metro Infectious Disease Consultants	Unsecured	97.00	NA	NA	0.00	0.00
MidAmerica Cardiovascular Consultants	Unsecured	1,254.00	NA	NA	0.00	0.00
Midwest Diagnostic Pathology, SC	Unsecured	120.00	NA	NA	0.00	0.00
National Auto Finance Co	Secured	6,451.00	865.90	3,153.95	3,153.95	388.24
National Auto Finance Co	Unsecured	6,451.00	0.00	0.00	0.00	0.00
Nicor Gas	Unsecured	800.00	NA	NA	0.00	0.00
Oak Lawn Radiologists SC	Unsecured	20.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	276.00	276.87	276.87	53.30	0.00
Portfolio Recovery Associates	Unsecured	421.00	466.39	466.39	89.79	0.00
Portfolio Recovery Associates	Unsecured	587.00	587.55	587.55	113.12	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	659.00	667.34	667.34	128.48	0.00
Portfolio Recovery Associates	Unsecured	459.00	617.13	617.13	118.81	0.00
Portfolio Recovery Associates	Unsecured	1,748.00	1,858.73	1,858.73	357.83	0.00
Portfolio Recovery Associates	Unsecured	1,240.00	1,354.13	1,354.13	260.70	0.00
Portfolio Recovery Associates	Unsecured	1,547.00	1,586.84	1,586.84	305.49	0.00
Portfolio Recovery Associates	Unsecured	700.00	756.70	756.70	145.68	0.00
Pulmonary Consultants	Unsecured	161.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,305.00	1,274.04	1,274.04	245.28	0.00
Resurgent Capital Services	Unsecured	1,027.00	1,072.27	1,072.27	206.43	0.00
Roberts Park Fire Dept	Unsecured	50.00	NA	NA	0.00	0.00
Santander Consumer USA	Secured	8,500.00	9,352.97	8,500.00	904.82	299.12
Santander Consumer USA	Unsecured	8,500.00	5,911.64	5,911.64	5,911.64	0.00
Show	Unsecured	372.00	NA	NA	0.00	0.00
Southwest Center For Gastroenterolo	Unsecured	57.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,568.00	1,805.60	1,805.60	347.60	0.00
Vanda LLC	Unsecured	2,565.00	2,565.73	2,565.73	493.94	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,653.95	\$4,058.77	\$687.36
<b>TOTAL SECURED:</b>	<b>\$11,653.95</b>	<b>\$4,058.77</b>	<b>\$687.36</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,237.11</b>	<b>\$10,102.43</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,526.46</u>
Disbursements to Creditors	<u>\$14,848.56</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$19,375.02</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/11/2016

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.